

Application No. 09/648,102
Attorney Docket No. JDC-001-US
Resp To May 19, 2004 Office Action

LISTING OF CLAIMS

1. (Currently Amended) A computer system to facilitate secure money transfer transactions between sender consumers and recipient consumers, said computer system comprising:

a transaction control center for receiving information from a sender consumer in order to initiate a secure money transfer with a recipient consumer;

a computer readable medium configured to enable the completion of a secure money transfer when utilized by a recipient consumer, wherein the computer readable medium is configured by storing a pre-assigned serial number associated with consumer transaction information that uniquely identifies the computer readable medium to verify the validity of the computer readable medium;

a transaction database configured to store transaction data associated with said secure money transfer, said transaction data associated with said secure money transfer including consumer transaction information, a delivery address through which said recipient consumer can obtain said configured computer readable medium, and a unique security identifier for said secure money transfer, said transaction database being in communication with said transaction control center; and

a transaction fulfillment center being in communication with said transaction control center, said transaction fulfillment center controlling delivery of said computer readable medium utilized by said recipient consumer to complete said secure money transfer.

2. (Original) A computer system as recited in claim 1, wherein said transaction control center includes a telemarketing operation capable of receiving a secure money transfer telephone order from said sender consumer.
3. (Original) A computer system as recited in claim 1, wherein said transaction control center includes an Automated Teller Machine (ATM) machine capable of processing a secure money transfer order.

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4. (Original) A computer system as recited in claim 1, wherein said transaction control center includes a web site available on the Internet for processing a secure money transfer on-line order from said sender consumer.

5. (Original) A computer system as recited in claim 1, wherein said transaction database conveys information to said transaction control center that said delivery address of the recipient consumer is the address of one of a network of third party commercial vendors who will hold the configured computer readable medium for the recipient consumer for pick up.

6. (Previously Presented) A computer system as recited in claim 1, further comprising a network of participating third party commercial vendors and wherein the transaction fulfillment center is located at the physical location of one of a network of participating third party commercial vendors.

7. (Previously Presented) A computer system as recited in claim 1, further comprising a toll free telephone communication line between the recipient consumer and the transaction control center and wherein the configured computer readable medium is activated by the recipient consumer via said toll free telephone communication with the transaction control center.

8. (Original) A computer system as recited in claim 1, further comprising Internet communication between the recipient consumer and the transaction control center and wherein the configured computer readable medium is activated by the recipient consumer via said Internet communication with the transaction control center.

9. (Currently Amended) A computer system as recited in claim 1, wherein the computer readable medium is configured by storing a the transaction database verifies the validity of the pre-assigned serial number to verify the validity of the computer readable medium associated with consumer transaction information and communicates the validity of the computer readable medium to the transaction control center.

10. (Original) A computer system as recited in claim 6, wherein the physical location of the third

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party commercial vendor network is always available to the recipient consumer.

11. (Original) A computer system as recited in claim 6, wherein the physical location of the third party commercial vendor network includes an ATM on the physical premises.

12. (Currently Amended) A computer implemented method for facilitating a secure money transfer transaction between a sender consumer and a recipient consumer, said computer implemented method comprising the steps of:

- a) obtaining transaction payment information associated with said sender consumer;
- b) obtaining delivery address information for said recipient consumer;
- c) defining a unique security identifier associated with said secure money transfer;
- d) entering the information in steps a)-c) as consumer transaction information into the a transaction database;
- e) assigning a serial number to the consumer transaction and information in the transaction database;
- f) configuring a computer readable medium to said secure money transfer, said computer readable medium utilized by said recipient consumer in completing said secure money transfer;
- g) storing the serial number on the computer readable medium to verify the validity of the computer readable medium;
- h) providing said recipient consumer with said unique security identifier;
- i) providing said configured computer readable medium to the recipient consumer, and

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i) j) enabling the recipient consumer to withdraw cash from financial networks using said configured computer readable medium and the unique security identifier.

13. (Previously Presented) A computer implemented method as recited in claim 12, wherein said act of determining transaction payment information comprising the acts of:

obtaining sender consumer's credit card information or sender consumer's debit card information;

obtaining a value amount for said secure money transfer;

obtaining authorization for said value amount via sender consumer's credit card account or sender consumer's debit card account.

14. (Original) A computer implemented method as recited in claim 12, wherein the said act of determining contact information for said recipient consumer includes the act of selecting the most appropriate delivery location by implementing an algorithm that returns the most appropriate delivery location based on criteria, comprising but not limited to: (a) the geographic location of recipient consumer, (b) the desired hours of pick-up location, and (c) the desired features of pick-up location.

15. (Currently Amended) A computer implemented method as recited in claim 12, wherein the said act of facilitating the withdrawal of cash by a recipient consumer making a recipient consumer request with the configured computer readable medium further comprises the acts of:

(a) ~~entering the consumer transaction data in a transaction database;~~

~~(b) entering the recipient consumer request and the computer readable medium serial number into a transaction database, which may include a serial number for a configured computer readable medium;~~

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(e) (b) comparing the recipient consumer information request and the computer readable medium serial number with the stored consumer transaction information data to determine if the recipient consumer request information matches the consumer transaction information and the computer readable medium serial number matches the serial number assigned to the consumer transaction information in the transaction database;

(e) (c) if there is a match, then the transaction database associates the recipient consumer request information with the consumer transaction data information, records the transaction, and signals a financial network that the configured computer readable medium is enabled to withdraw cash from ATM networks;

(e) (d) if there is not a match, the consumer transaction information then the transaction database requests new information from the recipient consumer in step a b.

16. (Original) A computer implemented method as recited in claim 12, wherein said recipient consumer contact information includes a recipient consumer delivery address.

17. (Original) A computer implemented method as recited in claim 16, wherein said recipient consumer delivery address is said recipient consumer's mailing address.

18. (Original) A computer implemented method as recited in claim 16, wherein said recipient consumer delivery address indicates a commercial enterprise that permits walkin pick-up of said configured computer readable medium by said recipient consumer.

19. (Previously Presented) A computer implemented method as recited in claim 18, wherein a sender consumer provides a security pickup password to the transaction control center in which the recipient consumer must present security pick up password to the commercial enterprise in order to receive the configured computer readable medium.

20. (Currently Amended) A computer implemented method as recited in claim 12, wherein said acts a) - c) are accomplished via a telephone communication between said sender consumer and a transaction control center, said transaction control center maintaining said consumer

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~~transaction data information, said recipient consumer contact information, and said unique security identifier.~~

21. (Currently Amended) A computer implemented method as recited in claim 13, wherein said acts a) - c) are accomplished via a global computer network communication between said sender consumer and a transaction control center said transaction control center maintaining said consumer transaction ~~data information, said recipient consumer contact information, and said unique security identifier.~~

22. (Original) A computer implemented method as recited in claim 12, wherein said unique security identifier is provided by said sender consumer.

23. (Original) A computer implemented method as recited in claim 16, wherein said unique security identifier is provided by said sender consumer.

24. (Original) A computer implemented method as recited in 12 wherein a recipient consumer activates said configured computer readable medium by conveying information through a voice communication contact.

25. (Original) A computer implemented method as recited in claim 12 by which a recipient consumer activates a configured computer readable medium by conveying information through a data transmission.

26. (Original) A computer implemented method as recited in 18 wherein a recipient consumer activates said configured computer readable medium by conveying information through a voice communication contact.

27. (Original) A computer implemented method as recited in 18 by which a recipient consumer activates a configured computer readable medium by conveying information through a data transmission.

28. (Cancelled)

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29. (Cancelled)

30. (Cancelled)

31. (Cancelled)

32. (Cancelled)

33. (Cancelled)

34. (Cancelled)

35. (Cancelled)

36. (Previously Presented) A computer implemented method as recited in claim 26, where the said act of activation of a configured computer readable medium includes the steps of:

- a) entering the activation request of a recipient or purchaser consumer into a transaction database which may include the configured computer readable medium serial number;
- b) determining the validity of the activation request by a recipient consumer;
- c) if the activation request of the recipient consumer is valid then the transaction database informs the financial network that the configured computer readable medium is active;
- d) if the activation request of the recipient consumer is not valid, then the transaction database requests new recipient or purchaser consumer information as recited in step a).

37. (Previously Presented) A computer implemented method as recited in 27, where the said act of activation of a configured computer readable medium includes the steps of:

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- a) entering the activation request of a recipient or purchaser consumer into a transaction database which may include the configured computer readable medium serial number;
- b) determining the validity of the activation request by a recipient consumer;
- c) if the activation request of the recipient consumer is valid, then the transaction database informs the financial network that the configured computer readable medium is active;
- d) if the activation request of the recipient consumer is not valid, then the transaction database requests new recipient or purchaser consumer information as recited in step a).

38. (Currently Amended) A computer system intended to enable for the purchase of a secure portable electronic draft in the form of a configured computer readable medium, said computer system comprising of:

a transaction control center operative for receiving information from a purchaser consumer in order to initiate activation of a secure portable electronic draft using a configured computer readable medium;

a computer readable medium configured to enable the redemption of a portable electronic draft, wherein the configured computer readable medium has an assigned serial number that uniquely identifies the computer readable medium to verify the validity of the computer readable medium;

a transaction database configured to store transaction data associated with said secure portable electronic draft purchase, said transaction data associated with said purchase including consumer transaction information, a unique security identifier for said redemption of a portable electronic draft, said transaction database being in communication with said transaction control center; and

a transaction fulfillment center, said transaction fulfillment center controlling delivery of said configured computer readable medium.

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39. (Currently Amended) A computer system as recited in claim 38, wherein the configured computer readable medium has an the transaction database verifies the validity of the assigned serial number to verify the validity of the computer readable medium and communicates the validity of the computer readable medium to the transaction control center.

40. (Original) A computer system as recited in claim 38, wherein the transaction fulfillment center is located at the physical location of a third party commercial vendor.

41. (Original) A computer system as recited in claim 38, wherein the physical location of the third party commercial vendor is always available to a purchaser consumer.

42. (Previously Presented) A computer system as recited in claim 38, wherein the physical location of the third party commercial vendor has an ATM on the physical premises.

43. (Previously Presented) A computer system as recited in claim 38, wherein the physical location of the third party commercial vendor network has a dedicated communication system in communication with the transaction control center.

44. (Currently Amended) A computer implemented method for facilitating purchase of a portable electronic draft and redemption of said portable electronic draft by a purchaser consumer, said computer implemented method comprising the steps of:

- a) obtaining transaction payment information associated with said purchaser consumer;
- b) obtaining a unique security identifier associated with said portable electronic draft purchase;
- c) entering the information in steps a)-b) as consumer transaction information into the a transaction database;
- d) assigning a serial number to the consumer transaction information in the transaction database;

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- e) configuring a computer readable medium to said portable electronic draft purchase and redemption, said computer readable medium utilized by said purchaser consumer in redeeming the portable electronic draft;
- f) storing the serial number on the computer readable medium to verify the validity of the computer readable medium;
- g) providing a purchaser consumer with a unique security identifier of the consumer's choosing; and
- g) h) providing the means by which the purchaser consumer can withdraw cash assigned to the portable electronic draft from financial networks using the configured computer readable medium.

45. (Original) A computer implemented method as recited in 44, wherein the purchaser consumer purchases the configured computer readable medium as a gift card for a third party.

46. (Cancelled)

47. (Currently Amended) An automated process for sending money from a first location to a second location comprising:

- receiving a request for a secure money transfer from a requestor;
- receiving information associated with a recipient for said secure money transfer;
- receiving information indicating an amount of said secure money transfer;
- transferring said amount to a secure money transfer instrument;
- assigning a serial number to the secure money transfer instrument that uniquely identifies the secure money instrument to facilitate verification of the validity of the secure money transfer instrument;
- assigning an authorization to said secure transfer instrument; and
- providing information enabling receipt of said secure money transfer instrument by said recipient;

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wherein said authorization enables said recipient to use said secure money transfer instrument; and

wherein said secure money transfer instrument is a card for use in automated teller machines.

48. (Previously Presented) The process of claim 47 wherein said authorization includes an access code for use with said automated teller machines in order to receive money.

49. (Cancelled)

50. (Currently Amended) An automated process for sending money from a first location to a second location comprising:

receiving a request for a secure money transfer from a requestor;

receiving information associated with a recipient for said secure money transfer;

receiving information indicating an amount of said secure money transfer;

transferring said amount to a secure money transfer instrument;

assigning a serial number to the secure money transfer instrument that uniquely identifies the secure money instrument to facilitate verification of the validity of the secure money transfer instrument;

assigning an authorization to said secure transfer instrument; and

providing information enabling receipt of said secure money transfer instrument by said recipient;

wherein said authorization enables said recipient to use said secure money transfer instrument; and

wherein said secure money transfer is used to transfer money from said requestor located in a first country to said recipient located in a second country, and wherein said requestor may allocate additional money to said secure money transfer instrument via a communications network.

51. (Currently Amended) An automated process for sending money from a first location to a second location comprising:

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receiving a request for a secure money transfer from a requestor indicating a destination for said transfer and an amount for transfer via a communications network;

assigning said amount to an atm card;

assigning an authorization code to said atm card;

assigning a serial number to the atm card that uniquely identifies the atm card to facilitate verification of the validity of the atm card;

providing said atm card to said destination such that a recipient receives said atm card enabling said recipient to withdraw funds from an automated teller machine using said atm card, wherein additional amounts may be assigned to said atm card by said requestor for retrieval by said recipient.

52. (Previously Presented) The process of claim 51 further comprising:

receiving an additional request from said requestor via said communications network indicating a sum of money to be added to said atm card for retrieval by said recipient using said atm card.

53. (Previously Presented) The process of claim 51 wherein said destination is the address of said recipient.

54. (Currently Amended) An automatic money transfer system for transferring money from a donor to a donee comprising:

an automated server system for facilitating the secure transfer of money from a donor to a donee, said automated server system being operative to allocate funds to a portable secure transfer instrument, to assign a serial number to the instrument that uniquely identifies the instrument to facilitate verification of the instrument, and to assign a security code to said instrument, said secure transfer instrument including machine readable information;

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a data storage device for recording said secure transfer; and

a delivery system for providing said portable secure transfer instrument to said donee enabling said donee to access said funds from an automated teller machine using said portable secure transfer instrument and said security code.

55. (Previously Presented) The system of claim 53 wherein said security code is contained in said machine readable information.

56. (Previously Presented) The system of claim 53 wherein said security code must be manually entered on said automated teller machine by said donee in order for said donee to receive money.

57. (Previously Presented) The system of claim 53 further comprising an automated communications system for providing said security code to said donee via a communications network.

58. (Previously Presented) The system of claim 50 wherein said amount is provided by said requestor in a first currency and provided to said recipient in second currency, wherein said first currency and said second currency are of different nationalities.